

Certificate Number: 12433-PAE-DE-028284212

Bankruptcy Case Number: 11-12428



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 30, 2016, at 11:02 o'clock AM EDT, Rachel I Talmadge completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 30, 2016 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher